

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	Case No. 07-10784
HOMER YAMSUAN	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/15/2007.
- 2) The plan was confirmed on 12/17/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/22/2008, 08/21/2008, 12/17/2008, 11/13/2009, 03/05/2010, 04/13/2011.
- 5) The case was completed on 07/10/2012.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$15,786.00.
- 10) Amount of unsecured claims discharged without payment: \$56,100.52.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$34,205.45
Less amount refunded to debtor	\$102.05

NET RECEIPTS:

\$34,103.40

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,761.37
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$1,761.37

Attorney fees paid and disclosed by debtor:	\$700.00
---	----------

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN HONDA FINANCE CORP	Secured	NA	0.00	0.00	0.00	0.00
BECKET & LEE LLP	Unsecured	NA	41.06	41.06	11.73	0.00
BECKET & LEE LLP	Unsecured	2,126.61	994.47	994.47	472.47	0.00
BECKET & LEE LLP	Unsecured	633.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	6,375.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	3,449.00	NA	NA	0.00	0.00
DELL FINANCIAL	Unsecured	5,150.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	105.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	3,178.00	4,090.84	4,090.84	1,943.56	0.00
EAST BAY FUNDING	Unsecured	8,919.00	9,539.46	9,539.46	4,532.20	0.00
EAST BAY FUNDING	Unsecured	3,264.00	3,473.78	3,473.78	1,650.39	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	6,290.00	6,375.21	6,375.21	3,028.86	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	875.00	975.72	975.72	463.56	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,908.00	11,715.92	11,715.92	5,566.23	0.00
FIRST REVENUE ASSURANCE	Unsecured	453.07	NA	NA	0.00	0.00
GE CAPITAL RETAIL BANK	Unsecured	2,849.58	3,086.81	3,086.81	1,466.54	0.00
GEMB	Unsecured	2,948.00	NA	NA	0.00	0.00
GEMB	Unsecured	469.00	NA	NA	0.00	0.00
GEMB	Unsecured	912.00	NA	NA	0.00	0.00
GEMB	Unsecured	1,195.00	NA	NA	0.00	0.00
GEMB	Unsecured	1,106.00	NA	NA	0.00	0.00
GMAC RESCAP LLC	Secured	NA	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	NA	3,037.67	3,037.67	3,037.67	0.00
ILLINOIS DEPT REVENUE	Unsecured	NA	646.99	646.99	307.38	0.00
MERCHANTS CREDIT GUIDE	Unsecured	913.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	1,606.00	1,820.56	1,820.56	864.95	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	432.00	537.58	537.58	255.40	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,264.00	1,364.80	1,364.80	648.42	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	317.00	517.06	517.06	245.66	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,489.00	8,832.29	8,832.29	4,196.22	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	535.00	838.42	838.42	398.33	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	5,384.00	6,456.34	6,456.34	3,067.41	0.00
PREMIER BANKCARD/CHARTER	Unsecured	389.00	389.50	389.50	185.05	0.00
SANTANDER CONSUMER USA	Secured	NA	NA	NA	0.00	0.00
SAXON MORTGAGE SERVICES	Secured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,037.67	\$3,037.67	\$0.00
TOTAL PRIORITY:	\$3,037.67	\$3,037.67	\$0.00
GENERAL UNSECURED PAYMENTS:	\$61,696.81	\$29,304.36	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,761.37</u>
Disbursements to Creditors	<u>\$32,342.03</u>
TOTAL DISBURSEMENTS :	<u>\$34,103.40</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/28/2012

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.